

Certificate of Notice Page 1 of 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED
3/14/23 2:35 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

JAMES E. SKIFF

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20470

Chapter 13

Related to Docket No. 79

ORDER OF COURT

AND NOW, this _____ 14th Day of March, 2023 ___, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

ENTERED BY DEFAULT

In re:
James E. Skiff
Debtor

Case No. 19-20470-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Mar 14, 2023

Form ID: pdf900

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2023:

Recip ID	Recipient Name and Address
db	+ James E. Skiff, 935 Berkshire Avenue, Pittsburgh, PA 15226-2139
15007338	+ Butler Stone Craft, 772 N Pike Rd, Cabot, PA 16023-2224
15089246	+ COMMUNITY BANK, 2111 N. FRANKLIN DRIVE-DEPT. 204, SUITE 200, WASHINGTON, PA 15301-5893
15042662	+ Donley Brick Co., c/o Amato and Keating, P.C., 107 North Commerce Way, Bethlehem PA 18017-8913
14989344	+ F N B Cons Disc Co, 4313 Walnut St Ste 29, Mckeesport, PA 15132-6100
14989345	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14989347	Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137
15007358	+ Silhol Builders, 100 Union St, Bridgeville, PA 15017-2495
14989357	Sterling Crd, 716 Bethlehem Pike, Ambler, PA 19002
15007363	+ Tmobile, 3625 132nd Ave SE, Bellevue, WA 98006-1325

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 15 2023 00:09:03	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpsa@grblaw.com	Mar 15 2023 00:06:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: bncmail@w-legal.com	Mar 15 2023 00:07:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15007334	Email/PDF: ebn_ais@aisinfo.com	Mar 15 2023 00:09:03	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
14989335	+ Email/PDF: bncnotices@becket-lee.com	Mar 15 2023 00:09:23	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14989336	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 15 2023 00:06:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14989337	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 15 2023 00:06:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14989338	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 15 2023 00:09:37	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14989340	Email/Text: sylvainich@communitybank.tv	Mar 15 2023 00:07:00	Community Bank, 100 N Market St, Carmichaels, PA 15320
14989341	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 15 2023 00:09:01	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14989350	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2023 11:57:29	Macys/dsnb, Po Box 8218, Mason, OH 45040
15034952	Email/Text: bnc-quantum@quantum3group.com	Mar 15 2023 00:07:00	Department Stores National Bank, c/o Quantum3

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			Group LLC, PO Box 657, Kirkland, WA 98083-0657
14992609	Email/Text: mrdiscen@discover.com	Mar 15 2023 00:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14989342	+ Email/Text: mrdiscen@discover.com	Mar 15 2023 00:06:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14989343	+ Email/Text: bankruptcynotices@dcicollect.com	Mar 15 2023 00:07:00	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
15031808	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 15 2023 00:07:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14989346	+ Email/Text: collectionbankruptcies.bancorp@53.com	Mar 15 2023 00:07:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
14989348	+ Email/Text: bankruptcy@huntington.com	Mar 15 2023 00:07:00	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
14989339	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 15 2023 00:09:18	Chase Auto, Po Box 901003, Ft Worth, TX 76101
14989349	Email/Text: ktramble@lendmarkfinancial.com	Mar 15 2023 00:06:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
14989351	+ Email/Text: bankruptcy@marinerfinance.com	Mar 15 2023 00:07:00	Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
14989352	+ Email/Text: bankruptcy@marinerfinance.com	Mar 15 2023 00:07:00	Marinr Finc, 8211 Town Center Dr, Nottingham, MD 21236-5904
14989353	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 15 2023 00:07:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14989354	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 15 2023 00:07:00	Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366
14996817	Email/PDF: cbp@onemainfinancial.com	Mar 15 2023 00:09:18	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14989355	+ Email/PDF: cbp@onemainfinancial.com	Mar 15 2023 00:08:58	Onemain, Po Box 1010, Evansville, IN 47706-1010
15124967	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 15 2023 00:09:03	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15001982	+ Email/Text: ebnpeoples@grblaw.com	Mar 15 2023 00:06:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15448418	+ Email/Text: ebnpwsa@grblaw.com	Mar 15 2023 00:06:00	Pittsburgh Water & Sewer Authority, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15039901	+ Email/Text: ebnpwsa@grblaw.com	Mar 15 2023 00:06:00	Pittsburgh Water and Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15005630	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 15 2023 00:07:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15033929	Email/Text: ebn_bkrt_forms@salliemae.com	Mar 15 2023 00:07:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
14989356	+ Email/Text: ebn_bkrt_forms@salliemae.com	Mar 15 2023 00:07:00	Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
15423888	+ Email/Text: bncmail@w-legal.com	Mar 15 2023 00:07:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14989358	+ Email/PDF: gecsed@recoverycorp.com	Mar 15 2023 00:09:00	Synch/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001

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14989359	+ Email/PDF: gecsed@recoverycorp.com	Mar 15 2023 00:09:01	Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005
14997757	Email/PDF: ebn_ais@aisinfo.com	Mar 15 2023 00:09:03	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
15034350	+ Email/Text: bncmail@w-legal.com	Mar 15 2023 00:07:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14989360	+ Email/Text: bncmail@w-legal.com	Mar 15 2023 00:07:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14992696	+ Email/Text: bankruptcy@huntington.com	Mar 15 2023 00:07:00	The Huntington National Bank, 3 Cascade Plaza CAS056, Akron, OH 44308-1124
15040443	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 15 2023 00:07:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
14989361	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 15 2023 00:07:00	Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
14989362	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 15 2023 00:07:00	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
15028364	Email/PDF: ebn_ais@aisinfo.com	Mar 15 2023 00:09:03	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Quicken Loans, LLC Formerly Known (FKA) as Quicken
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15007335	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15007336	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15007337	*+	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
15007339	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15007341	*P++	COMMUNITY BANK, 90 W CHESTNUT ST, SUITE 100, WASHINGTON PA 15301-4524, address filed with court:, Community Bank, 100 N Market St, Carmichaels, PA 15320
15007342	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15007351	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macys/dsnb, Po Box 8218, Mason, OH 45040
15007343	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15007344	*+	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
15007345	*+	F N B Cons Disc Co, 4313 Walnut St Ste 29, Mckeesport, PA 15132-6100
15007346	*+	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15007347	*+	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15007348	*	Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137
15007349	*+	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15007340	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Auto, Po Box 901003, Ft Worth, TX 76101
15007350	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court:, Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
15007352	*+	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15007353	*+	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
15007354	*+	Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366
15007355	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
15007356	*+	Quicken Loans, 635 Woodward Avenue, Detroit, MI 48226-3408

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15007357	*+	Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
15007359	*	Sterling Crd, 716 Bethlehem Pike, Ambler, PA 19002
15007360	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15007361	*+	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
15007362	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15007364	*+	Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
15007365	*+	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 3 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC Formerly Known (FKA) as Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor James E. Skiff ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10